

INSTITUTION: 0000014640 - 4 STATE FARM BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0001.02													
LOANS ORIGINATED					4	341							
APPROVED, NOT ACCEPTED			1	95									
APP DENIED					1	90							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0001.04													
LOANS ORIGINATED			6	898	5	418					1	41	
APPROVED, NOT ACCEPTED			3	240	1	158							
APP DENIED					2	232	1	55					
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0001.05													
LOANS ORIGINATED			2	331	2	287							
APPROVED, NOT ACCEPTED													
APP DENIED					1	145							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0003.01													
LOANS ORIGINATED			2	134									
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0003.02													
LOANS ORIGINATED			3	455	1	122	2	35					
APPROVED, NOT ACCEPTED													
APP DENIED					1	145							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0004.00													
LOANS ORIGINATED					1	104							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans					
	FHA, FSA/RHS & VA		Conventional								
	A		B								
	Number	\$000's	Number	\$000's				Number			
IL/MCLEAN COUNTY/0005.02											
LOANS ORIGINATED					1	78					
APPROVED, NOT ACCEPTED											
APP DENIED					2	208					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0005.04											
LOANS ORIGINATED			1	110	2	126					
APPROVED, NOT ACCEPTED			1	114	1	101					
APP DENIED			3	347	1	70					
APP WITHDRAWN					1	217					
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0005.05											
LOANS ORIGINATED			30	6909	2	365					
APPROVED, NOT ACCEPTED			4	824							
APP DENIED			2	333	1	249					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0011.01											
LOANS ORIGINATED			2	285	2	206	1	17			
APPROVED, NOT ACCEPTED					2	206					
APP DENIED			2	327	3	292					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0011.03											
LOANS ORIGINATED			3	401	2	98					
APPROVED, NOT ACCEPTED			1	99			1	15			
APP DENIED			2	159	2	285	1	20			
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0011.04											
LOANS ORIGINATED			17	2799	4	591					
APPROVED, NOT ACCEPTED			1	32	1	110					
APP DENIED			1	171	2	111					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0012.00													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED					2	259							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0013.01													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED					1	132							
APP DENIED					1	96							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0013.02													
LOANS ORIGINATED					1	148							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0013.03													
LOANS ORIGINATED			2	138	1	87							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0014.01													
LOANS ORIGINATED			5	540	3	476	1	25					
APPROVED, NOT ACCEPTED			1	72			1	10					
APP DENIED			1	71	1	120							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0014.02													
LOANS ORIGINATED			7	1547									
APPROVED, NOT ACCEPTED			1	109									
APP DENIED					2	345							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans							
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0015.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED					1	54	1	17						
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0016.00														
LOANS ORIGINATED					1	56								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0017.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED					1	99								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0018.00														
LOANS ORIGINATED					3	467								
APPROVED, NOT ACCEPTED							1	17						
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0019.01														
LOANS ORIGINATED					6	475	3	345						
APPROVED, NOT ACCEPTED							1	75						
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0019.02														
LOANS ORIGINATED					1	120								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0020.01													
LOANS ORIGINATED		1	102	1	82								
APPROVED, NOT ACCEPTED				1	30								
APP DENIED				2	182	1	96						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0021.01													
LOANS ORIGINATED		2	477	1	135								
APPROVED, NOT ACCEPTED				1	141								
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0021.02													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED				1	209								
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0051.00													
LOANS ORIGINATED		35	9910	8	1837	5	262						
APPROVED, NOT ACCEPTED		4	884	3	836								
APP DENIED		1	148	1	312								
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0052.01													
LOANS ORIGINATED		1	324	1	108								
APPROVED, NOT ACCEPTED				1	108								
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0052.02													
LOANS ORIGINATED				1	157								
APPROVED, NOT ACCEPTED													
APP DENIED				1	78								
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional													
	A		B													
	Number		\$000's					C				D		E		F
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's		
IL/MCLEAN COUNTY/0053.01																
LOANS ORIGINATED			2		436		2		256							
APPROVED, NOT ACCEPTED							1		88							
APP DENIED							1		148							
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0054.00																
LOANS ORIGINATED			13		3372		1		60		3		97			
APPROVED, NOT ACCEPTED							2		174							
APP DENIED			1		60		2		190							
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0055.01																
LOANS ORIGINATED			1		101		2		160							
APPROVED, NOT ACCEPTED																
APP DENIED			1		114											
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0055.02																
LOANS ORIGINATED			1		212											
APPROVED, NOT ACCEPTED																
APP DENIED																
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IL/MCLEAN COUNTY/0057.00																
LOANS ORIGINATED			1		107		2		155		1		20			
APPROVED, NOT ACCEPTED																
APP DENIED			1		154		1		113							
APP WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MSA/MD(TOTAL)																
LOANS ORIGINATED			148		30706		53		6742		13		456		1 41	
APPROVED, NOT ACCEPTED			17		2469		16		2159		3		42			
APP DENIED			16		1983		32		3933		4		188			
APP WITHDRAWN							1		217							
FILES CLOSED FOR INCOMPLETENESS																

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings																								
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwelling From Columns A, B, C & D												
	FHA, FSA/RHS & VA		Conventional																						
	A		B		C		D		E		F		G												
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's											
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																									
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES																									
LOANS ORIGINATED		1954		368390		4151		520386		2158		88558		14		82669		446		64001		214		13785	
APPROVED, NOT ACCEPTED		566		87652		2026		250090		716		32997						166		22333		57		3813	
APP DENIED		1227		156111		5559		769264		2509		92549		1		11037		523		69816		270		20081	
APP WITHDRAWN		42		6847		160		34291		4		789		4		5019		43		8459		1		37	
FILES CLOSED FOR INCOMPLETENESS						2		145										1		80					
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																									

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	10	1593	7	1180	1	130	2	283				
MALE	5	843	4	693			1	150				
FEMALE	1	133	1	133								
JOINT (MALE/FEMALE)	4	617	2	354	1	130	1	133				
BLACK OR AFRICAN AMERICAN (TOTAL)	14	4397	14	4397								
MALE	2	700	2	700								
FEMALE	4	957	4	957								
JOINT (MALE/FEMALE)	8	2740	8	2740								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	134	24302	107	20653	13	1949	14	1700				
MALE	44	7064	34	5835	8	1044	2	185				
FEMALE	32	4702	25	3922	1	72	6	708				
JOINT (MALE/FEMALE)	58	12536	48	10896	4	833	6	807				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	999	4	999								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	999	4	999								
RACE NOT AVAILABLE (TOTAL) 6/	19	3867	16	3477	3	390						
MALE	3	717	3	717								
FEMALE	1	403	1	403								
JOINT (MALE/FEMALE)	1	219	1	219								

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	5	842	5	842								
MALE	1	107	1	107								
FEMALE												
JOINT (MALE/FEMALE)	4	735	4	735								
NOT HISPANIC OR LATINO (TOTAL)	155	30013	125	25951	14	2079	16	1983				
MALE	50	8500	39	7121	8	1044	3	335				
FEMALE	37	5792	30	5012	1	72	6	708				
JOINT (MALE/FEMALE)	68	15721	56	13818	5	963	7	940				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	655	3	655								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	655	3	655								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	18	3648	15	3258	3	390						
MALE	3	717	3	717								
FEMALE	1	403	1	403								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	128	23304	101	19655	13	1949	14	1700				
MALE	43	6957	33	5728	8	1044	2	185				
FEMALE	32	4702	25	3922	1	72	6	708				
JOINT (MALE/FEMALE)	53	11645	43	10005	4	833	6	807				
OTHERS, INCLUDING HISPANIC (TOTAL)	35	8206	32	7793	1	130	2	283				
MALE	8	1650	7	1500			1	150				
FEMALE	5	1090	5	1090								
JOINT (MALE/FEMALE)	22	5466	20	5203	1	130	1	133				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	16	1463	10	888	2	167	4	408				
50-79% OF MSA/MD MEDIAN	38	4588	28	3405	4	468	6	715				
80-99% OF MSA/MD MEDIAN	20	3338	17	2788	2	429	1	121				
100-119% OF MSA/MD MEDIAN	22	3799	16	3103	3	334	3	362				
120% OR MORE OF MSA/MD MEDIAN	85	21970	77	20522	6	1071	2	377				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	181	35158	148	30706	17	2469	16	1983				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	150					1	150				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	150					1	150				
BLACK OR AFRICAN AMERICAN (TOTAL)	6	484	2	222			4	262				
MALE	3	208					3	208				
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)	2	176	1	122			1	54				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	87	11425	45	5993	15	1874	26	3341	1	217		
MALE	25	2867	11	1063	7	785	7	1019				
FEMALE	30	3108	14	1404	4	323	12	1381				
JOINT (MALE/FEMALE)	32	5450	20	3526	4	766	7	941	1	217		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	30	1	30								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	30	1	30								
RACE NOT AVAILABLE (TOTAL) 6/	7	962	5	497	1	285	1	180				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	95	12089	48	6245	15	1874	31	3753	1	217		
MALE	28	3075	11	1063	7	785	10	1227				
FEMALE	31	3208	15	1504	4	323	12	1381				
JOINT (MALE/FEMALE)	36	5806	22	3678	4	766	9	1145	1	217		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	7	962	5	497	1	285	1	180				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	87	11425	45	5993	15	1874	26	3341	1	217		
MALE	25	2867	11	1063	7	785	7	1019				
FEMALE	30	3108	14	1404	4	323	12	1381				
JOINT (MALE/FEMALE)	32	5450	20	3526	4	766	7	941	1	217		
OTHERS, INCLUDING HISPANIC (TOTAL)	8	664	3	252			5	412				
MALE	3	208					3	208				
FEMALE	1	100	1	100								
JOINT (MALE/FEMALE)	4	356	2	152			2	204				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	858	5	446	2	162	2	250				
50-79% OF MSA/MD MEDIAN	40	4266	17	1684	8	873	15	1709				
80-99% OF MSA/MD MEDIAN	13	1567	5	549	1	30	7	988				
100-119% OF MSA/MD MEDIAN	6	523	4	358			2	165				
120% OR MORE OF MSA/MD MEDIAN	34	5837	22	3705	5	1094	6	821	1	217		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	102	13051	53	6742	16	2159	32	3933	1	217		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	77	1	57			1	20				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	77	1	57			1	20				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	14	429	10	325	2	32	2	72				
MALE	2	34			1	17	1	17				
FEMALE												
JOINT (MALE/FEMALE)	12	395	10	325	1	15	1	55				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	4	180	2	74	1	10	1	96				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	17					1	17				
MALE	1	17					1	17				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	15	489	11	382	2	32	2	75				
MALE	1	17			1	17						
FEMALE												
JOINT (MALE/FEMALE)	14	472	11	382	1	15	2	75				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4	180	2	74	1	10	1	96				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	13	412	10	325	2	32	1	55				
MALE	1	17			1	17						
FEMALE												
JOINT (MALE/FEMALE)	12	395	10	325	1	15	1	55				
OTHERS, INCLUDING HISPANIC (TOTAL)	3	94	1	57			2	37				
MALE	1	17					1	17				
FEMALE												
JOINT (MALE/FEMALE)	2	77	1	57			1	20				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	96					1	96				
100-119% OF MSA/MD MEDIAN	4	72	2	47	2	25						
120% OR MORE OF MSA/MD MEDIAN	15	518	11	409	1	17	3	92				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	20	686	13	456	3	42	4	188				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	41	1	41								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	41	1	41								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	41	1	41								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	41	1	41								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	41	1	41								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	41	1	41								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	41	1	41								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	41	1	41								

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	14	1244	8	669	2	167	4	408				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	110	1	110								
RACE NOT AVAILABLE 6/	1	109	1	109								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	15	1354	9	779	2	167	4	408				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	109	1	109								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1244	8	669	2	167	4	408				
OTHERS, INCLUDING HISPANIC	1	110	1	110								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	333	1	200			1	133				
BLACK OR AFRICAN AMERICAN	1	171	1	171								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	33	3890	25	2954	3	354	5	582				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	194	1	80	1	114						
ETHNICITY 7/												
HISPANIC OR LATINO	2	231	2	231								
NOT HISPANIC OR LATINO	33	4022	24	2953	3	354	6	715				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	141	1	141								
ETHNICITY NOT AVAILABLE 6/	2	194	1	80	1	114						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30	3518	22	2582	3	354	5	582				
OTHERS, INCLUDING HISPANIC	6	876	5	743			1	133				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	133	1	133								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	16	2671	14	2365	1	185	1	121				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	534	2	290	1	244						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	17	2804	15	2498	1	185	1	121				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	534	2	290	1	244						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	2671	14	2365	1	185	1	121				
OTHERS, INCLUDING HISPANIC	1	133	1	133								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	643	3	493			1	150				
BLACK OR AFRICAN AMERICAN	1	244	1	244								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	15	2493	10	1947	3	334	2	212				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	419	2	419								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	3380	14	2684	3	334	3	362				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	419	2	419								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	2493	10	1947	3	334	2	212				
OTHERS, INCLUDING HISPANIC	5	887	4	737			1	150				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	484	2	354	1	130						
BLACK OR AFRICAN AMERICAN	12	3982	12	3982								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	56	14004	50	12718	4	909	2	377				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	889	3	889								
RACE NOT AVAILABLE 6/	11	2611	10	2579	1	32						
ETHNICITY 7/												
HISPANIC OR LATINO	3	611	3	611								
NOT HISPANIC OR LATINO	70	18453	63	17037	5	1039	2	377				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	514	2	514								
ETHNICITY NOT AVAILABLE 6/	10	2392	9	2360	1	32						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	53	13378	47	12092	4	909	2	377				
OTHERS, INCLUDING HISPANIC	22	6200	21	6070	1	130						
TOTAL 14/	181	35158	148	30706	17	2469	16	1983				

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	858	5	446	2	162	2	250				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	858	5	446	2	162	2	250				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	858	5	446	2	162	2	250				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	96					2	96				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	38	4170	17	1684	8	873	13	1613				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	40	4266	17	1684	8	873	15	1709				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	4170	17	1684	8	873	13	1613				
OTHERS, INCLUDING HISPANIC	2	96					2	96				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	112					1	112				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	10	1212	4	486	1	30	5	696				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	243	1	63			1	180				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1324	4	486	1	30	6	808				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	243	1	63			1	180				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1212	4	486	1	30	5	696				
OTHERS, INCLUDING HISPANIC	1	112					1	112				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	222	2	222								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	165					2	165				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	136	2	136								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	387	2	222			2	165				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	136	2	136								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	165					2	165				
OTHERS, INCLUDING HISPANIC	2	222	2	222								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	150					1	150				
BLACK OR AFRICAN AMERICAN	1	54					1	54				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	28	5020	19	3377	4	809	4	617	1	217		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	30	1	30								
RACE NOT AVAILABLE 6/	3	583	2	298	1	285						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	31	5254	20	3407	4	809	6	821	1	217		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	583	2	298	1	285						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	28	5020	19	3377	4	809	4	617	1	217		
OTHERS, INCLUDING HISPANIC	3	234	1	30			2	204				
TOTAL 14/	102	13051	53	6742	16	2159	32	3933	1	217		

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	96					1	96				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	96					1	96				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	62	2	47	1	15						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	10			1	10						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	62	2	47	1	15						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	10			1	10						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	62	2	47	1	15						
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	77	1	57			1	20				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	11	367	8	278	1	17	2	72				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	74	2	74								
ETHNICITY 7/												
HISPANIC OR LATINO	1	17					1	17				
NOT HISPANIC OR LATINO	12	427	9	335	1	17	2	75				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	74	2	74								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	350	8	278	1	17	1	55				
OTHERS, INCLUDING HISPANIC	3	94	1	57			2	37				
TOTAL 14/	20	686	13	456	3	42	4	188				

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	41	1	41								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	41	1	41								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	41	1	41								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	41	1	41								

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	75	18276	66	16807	5	993	4	476				
10-19% MINORITY	83	14346	67	12004	7	1065	9	1277				
20-49% MINORITY	23	2536	15	1895	5	411	3	230				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	29	3186	23	2704	4	312	2	170				
MIDDLE INCOME	46	7651	33	6182	3	308	10	1161				
UPPER INCOME	106	24321	92	21820	10	1849	4	652				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	1309	11	1210			1	99				
20-49% MINORITY	17	1877	12	1494	4	312	1	71				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	24	5023	21	4695			3	328				
10-19% MINORITY	16	1969	9	1086	2	209	5	674				
20-49% MINORITY	6	659	3	401	1	99	2	159				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	51	13253	45	12112	5	993	1	148				
10-19% MINORITY	55	11068	47	9708	5	856	3	504				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	181	35158	148	30706	17	2469	16	1983				

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	42	6354	22	3350	7	1206	13	1798				
10-19% MINORITY	43	4856	21	2400	8	795	13	1444	1	217		
20-49% MINORITY	17	1841	10	992	1	158	6	691				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	20	2241	13	1461	3	374	4	406				
MIDDLE INCOME	49	4911	22	2015	8	731	18	1948	1	217		
UPPER INCOME	33	5899	18	3266	5	1054	10	1579				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	783	5	567	2	216						
20-49% MINORITY	13	1458	8	894	1	158	4	406				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	20	2090	10	1040	3	262	7	788				
10-19% MINORITY	25	2438	10	877	5	469	9	875	1	217		
20-49% MINORITY	4	383	2	98			2	285				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	22	4264	12	2310	4	944	6	1010				
10-19% MINORITY	11	1635	6	956	1	110	4	569				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	102	13051	53	6742	16	2159	32	3933	1	217		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	10	396	9	379	1	17						
10-19% MINORITY	4	148	3	52			1	96				
20-49% MINORITY	6	142	1	25	2	25	3	92				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	107	1	25	1	10	2	72				
MIDDLE INCOME	11	317	7	169	2	32	2	116				
UPPER INCOME	5	262	5	262								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	107	1	25	1	10	2	72				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	134	4	117	1	17						
10-19% MINORITY	4	148	3	52			1	96				
20-49% MINORITY	2	35			1	15	1	20				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	5	262	5	262								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	20	686	13	456	3	42	4	188				

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	41	1	41								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	41	1	41								
MIDDLE INCOME												
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	41	1	41								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	41	1	41								

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN					1	50	1	50											2	100
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	6	1	6	7	41	4	24	4	24									17	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	5	1	5	8	42	5	26	4	21									19	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	6	1	6	7	41	4	24	4	24									17	100
OTHERS, INCL. HISPANIC					1	50	1	50											2	100
GENDER 19/																				
MALE					1	33	2	67											3	100
FEMALE			1	13	3	38	2	25	2	25									8	100
JOINT (MALE/FEMALE)	1	13			4	50	1	13	2	25									8	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	20	1	20	1	20	1	20	1	20									5	100
50-79% OF MSA/MD MEDIAN					4	57	2	29	1	14									7	100
80-99% OF MSA/MD MEDIAN					1	50			1	50									2	100
100-119% OF MSA/MD MEDIAN							2	67	1	33									3	100
120% OR MORE OF MSA/MD MEDIAN					2	100													2	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN					1	50									1	50			2	100
BLACK OR AFRICAN AMERICAN	1	25			2	50	1	25											4	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	3	10			11	38	11	38	2	7					2	7			29	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	100																	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	4	11			14	40	12	34	2	6					3	9			35	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	100																	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	3	10			11	38	11	38	2	7					2	7			29	100
OTHERS, INCL. HISPANIC	1	17			3	50	1	17							1	17			6	100
GENDER 19/																				
MALE	1	10			5	50	2	20	1	10					1	10			10	100
FEMALE	3	21			4	29	6	43	1	7									14	100
JOINT (MALE/FEMALE)					5	45	4	36							2	18			11	100
GENDER NOT AVAILABLE 6/	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50													1	50			2	100
50-79% OF MSA/MD MEDIAN	3	18			7	41	5	29	2	12									17	100
80-99% OF MSA/MD MEDIAN	1	14			2	29	4	57											7	100
100-119% OF MSA/MD MEDIAN					1	50	1	50											2	100
120% OR MORE OF MSA/MD MEDIAN					4	50	2	25							2	25			8	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN							1	100											1	100
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	33			1	33	1	33											3	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/							1	100											1	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50					1	50											2	100
NOT HISPANIC OR LATINO					1	50	1	50											2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/							1	100											1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC					1	100													1	100
OTHERS, INCL. HISPANIC	1	33					2	67											3	100
GENDER 19/																				
MALE	1	50					1	50											2	100
FEMALE																				
JOINT (MALE/FEMALE)					1	50	1	50											2	100
GENDER NOT AVAILABLE 6/							1	100											1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN							1	100											1	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	1	25			1	25	2	50											4	100
INCOME NOT AVAILABLE 6/																				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	6										
BLACK OR AFRICAN AMERICAN	14										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	103										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	4										
RACE NOT AVAILABLE 6/	15										
ETHNICITY 7/											
HISPANIC OR LATINO	5										
NOT HISPANIC OR LATINO	120										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	14										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	97										
OTHERS, INCLUDING HISPANIC	31										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	10										
50-79% OF MSA/MD MEDIAN	27										
80-99% OF MSA/MD MEDIAN	15										
100-119% OF MSA/MD MEDIAN	15										
120% OR MORE OF MSA/MD MEDIAN	75										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	40										
FEMALE	30										
JOINT (MALE/FEMALE)	62										
GENDER NOT AVAILABLE 6/	10										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	64										
10-19% MINORITY	63										
20-49% MINORITY	15										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	22										
MIDDLE INCOME	31										
UPPER INCOME	89										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	1166									
BLACK OR AFRICAN AMERICAN	4397									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	20404									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	999									
RACE NOT AVAILABLE 6/	3445									
ETHNICITY 7/										
HISPANIC OR LATINO	842									
NOT HISPANIC OR LATINO	25688									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	655									
ETHNICITY NOT AVAILABLE 6/	3226									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	19406									
OTHERS, INCLUDING HISPANIC	7779									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	888									
50-79% OF MSA/MD MEDIAN	3391									
80-99% OF MSA/MD MEDIAN	2761									
100-119% OF MSA/MD MEDIAN	3089									
120% OR MORE OF MSA/MD MEDIAN	20282									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	7905									
FEMALE	5400									
JOINT (MALE/FEMALE)	15000									
GENDER NOT AVAILABLE 6/	2106									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	16585									
10-19% MINORITY	11931									
20-49% MINORITY	1895									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	2690									
MIDDLE INCOME	5959									
UPPER INCOME	21762									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN		1	1							5.43	5.43
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3	1	1							5.34	5.34
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3	2	2							5.39	5.39
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3	1	1							5.34	5.34
OTHERS, INCLUDING HISPANIC		1	1							5.43	5.43
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN	1	1	1							5.34	5.34
100-119% OF MSA/MD MEDIAN		1	1							5.43	5.43
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1	2	2							5.39	5.39
FEMALE	1										
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1	1	1							5.43	5.43
10-19% MINORITY	3	1	1							5.34	5.34
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	2										
UPPER INCOME	1	2	2							5.39	5.39

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN		14	14						5.43	5.43
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	237	12	12						5.34	5.34
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	32									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	237	26	26						5.39	5.43
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	32									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	237	12	12						5.34	5.34
OTHERS, INCLUDING HISPANIC		14	14						5.43	5.43
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	14									
80-99% OF MSA/MD MEDIAN	15	12	12						5.34	5.34
100-119% OF MSA/MD MEDIAN		14	14						5.43	5.43
120% OR MORE OF MSA/MD MEDIAN	240									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	14	26	26						5.39	5.43
FEMALE	15									
JOINT (MALE/FEMALE)	208									
GENDER NOT AVAILABLE 6/	32									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	208	14	14						5.43	5.43
10-19% MINORITY	61	12	12						5.34	5.34
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	14									
MIDDLE INCOME	223									
UPPER INCOME	32	26	26						5.39	5.43

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	2										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	41	1	1						3.15	3.15	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	43	1	1						3.15	3.15	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	41	1	1						3.15	3.15	
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	5										
50-79% OF MSA/MD MEDIAN	16										
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	18	1	1						3.15	3.15	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	10										
FEMALE	15										
JOINT (MALE/FEMALE)	18	1	1						3.15	3.15	
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	21										
10-19% MINORITY	17	1	1						3.15	3.15	
20-49% MINORITY	6										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	10										
MIDDLE INCOME	19										
UPPER INCOME	15	1	1						3.15	3.15	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	222									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	5688	223	223						3.15	3.15
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	274									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	5910	223	223						3.15	3.15
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	274									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5688	223	223						3.15	3.15
OTHERS, INCLUDING HISPANIC	222									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	446									
50-79% OF MSA/MD MEDIAN	1643									
80-99% OF MSA/MD MEDIAN	463									
100-119% OF MSA/MD MEDIAN	222									
120% OR MORE OF MSA/MD MEDIAN	3410	223	223						3.15	3.15
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1045									
FEMALE	1504									
JOINT (MALE/FEMALE)	3361	223	223						3.15	3.15
GENDER NOT AVAILABLE 6/	274									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3327									
10-19% MINORITY	2072	223	223						3.15	3.15
20-49% MINORITY	785									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1279									
MIDDLE INCOME	1948									
UPPER INCOME	2957	223	223						3.15	3.15

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1	1	1						5.50	5.50	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	3	1	1						5.46	5.46	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2	1	1						5.50	5.50	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	3	1	1						5.46	5.46	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1	1	1						5.50	5.50	
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1	1	1						5.50	5.50	
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	2	1	1						5.46	5.46	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	1	1	1						5.50	5.50	
GENDER NOT AVAILABLE 6/	3	1	1						5.46	5.46	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY		1	1						5.50	5.50	
10-19% MINORITY	2	1	1						5.46	5.46	
20-49% MINORITY	3										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	2	1	1						5.46	5.46	
UPPER INCOME	1	1	1						5.50	5.50	

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	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	18	23	23						5.50	5.50
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	30									
RACE NOT AVAILABLE 6/	199	24	24						5.46	5.46
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	48	23	23						5.50	5.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	199	24	24						5.46	5.46
MINORITY STATUS 8/										
WHITE NON-HISPANIC	18	23	23						5.50	5.50
OTHERS, INCLUDING HISPANIC	30									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	63	23	23						5.50	5.50
100-119% OF MSA/MD MEDIAN	136									
120% OR MORE OF MSA/MD MEDIAN	48	24	24						5.46	5.46
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	18									
FEMALE										
JOINT (MALE/FEMALE)	30	23	23						5.50	5.50
GENDER NOT AVAILABLE 6/	199	24	24						5.46	5.46
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY		23	23						5.50	5.50
10-19% MINORITY	81	24	24						5.46	5.46
20-49% MINORITY	166									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	141									
MIDDLE INCOME	43	24	24						5.46	5.46
UPPER INCOME	63	23	23						5.50	5.50

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							16/ MEAN	16/ MEDIAN	HOEPA LOANS 17/ #
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1		1					6.08		6.08	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1		1					6.08		6.08	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1		1					6.08		6.08	
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	1		1					6.08		6.08	
120% OR MORE OF MSA/MD MEDIAN	11											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	10	1		1					6.08		6.08	
GENDER NOT AVAILABLE 6/	2											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9											
10-19% MINORITY	2	1		1					6.08		6.08	
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	6	1		1					6.08		6.08	
UPPER INCOME	5											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	57									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	308	17		17					6.08	6.08
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	74									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	365	17		17					6.08	6.08
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	74									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	308	17		17					6.08	6.08
OTHERS, INCLUDING HISPANIC	57									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	30	17		17					6.08	6.08
120% OR MORE OF MSA/MD MEDIAN	409									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	365	17		17					6.08	6.08
GENDER NOT AVAILABLE 6/	74									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	379									
10-19% MINORITY	35	17		17					6.08	6.08
20-49% MINORITY	25									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	25									
MIDDLE INCOME	152	17		17					6.08	6.08
UPPER INCOME	262									

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	173	8	93	9	1	19	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	142	6	46	7		13	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	15	2	16			3	
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	16		30	2	1	3	
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	122	1	NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000014640 - 4 STATE FARM BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN	3	541	NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	13	3959	NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	89	18698	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)	3	889	NA	NA	NA	NA
RACE NOT AVAILABLE 6/	14	3365	NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO	5	842	NA	NA	NA	NA
NOT HISPANIC OR LATINO	101	22809	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	655	NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/	13	3146	NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	83	17700	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	26	6606	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	5	462	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	18	2289	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	15	2761	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	14	2846	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	70	19094	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	33	6879	NA	NA	NA	NA
FEMALE	25	4897	NA	NA	NA	NA
JOINT (MALE/FEMALE)	55	13650	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/	9	2026	NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	56	15051	NA	NA	NA	NA
10-19% MINORITY	54	10814	NA	NA	NA	NA
20-49% MINORITY	12	1587	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	17	2281	NA	NA	NA	NA
MIDDLE INCOME	24	4748	NA	NA	NA	NA
UPPER INCOME	81	20423	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	142	4	44	5		12	NA
PRICING REPORTED		2	1	2		1	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)		5.39	3.15	5.48		6.08	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)		5.39	3.15	5.48		6.08	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	45	7		13	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA